## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TE09-33425-GWEESSEE, WESTERN DIVISION

In Re:

Chapter 7

AUGUST ANTHONY GALLER

SSN: xxx-xx-4964

Case No. 09-33425-GWE

Debtor.

## MOTION TO PERMIT LATE REAFFIRMATION AGREEMENT

Comes now the above named debtor and moves this Honorable Court to permit the execution and filing of a late reaffirmation agreement with Wells Fargo Home Mortgage and respectfully represents:

- 1. That this case was commenced by the filing of a voluntary petition for relief under chapter 7 of Title 11 of the United States Code. This case has not been closed but the discharge has been granted. Prior to the discharge debtor was unable to obtain a response from Wells Fargo Home Mortgage about reaffirming the mortgage.
- 2. Debtor requests this court permit the execution and filing of a late reaffirmation agreement with Wells Fargo Home Mortgage (account number 0206544207) which is secured by a first mortgage of his residence at 1338 Cattail Cove, Germantown, TN 38138.
- 3. Wells Fargo is requiring a reaffirmation agreement before it will refinance the mortgage with debtor and his spouse.

WHEREFORE, it is prayed that debtor and Wells Fargo be permitted to execute and file a late reaffirmation agreement and to waive the requirements of 11 US Code Section 524(c)(1) and Bankruptcy Rule 4008(a), and for such other and further relief to which debtor may entitled.

/s/ Philip F. Counce\_

PHILIP F. COUNCE, Attorney for Debtor 3333 Poplar Ave., Memphis, TN 38111 Phone: (901) 458-0555

## **CERTIFICATE OF SERVICE**

The undersigned certifies that a copy of the foregoing motion and notice of electronic filing of same was served by mail, fax or electronically to the parties listed below under "PARTIES TO SERVE" on October 4, 2012.

/s/ Philip F. Counce
PHILIP F. COUNCE, Attorney at Law

PARTIES TO SERVE:

Debtor

Debtor's attorney

Chapter 7 Trustee

Wells Fargo Home Mortgage One Home Campus MAC ID # X2302-04C Des Moines, IA 50328

Wells Fargo

Attn: Written Coirrespondence

Fax: (866)-278-1179